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DETAILED ACTION

Remarks

1. In response to communications files on October 9, 2010. Claims 1-2, 7, 18-20, 22, 24, 26-27, and 29-30 are amended and claims 12-17 and 25 still canceled per applicant's request. Therefore, claims 1-11, 18-24, and 26-30 are presently pending in the application.

EXAMINER'S AMENDMENT

2. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it **MUST** be submitted no later than the payment of the issue fee.

The application has been amended as follows:

26. (Currently Amended) The system of claim ~~25~~ 24, wherein the logic selects an answer to one of the group questions, based on the financial account data for the user, from a plurality of answers contained in the third set associated with the group question.

27. (Currently Amended) The system of claim ~~25~~ 24, wherein the logic formats an answer to one of the group questions by inserting data obtained from the financial account data for the user into the answer.

Reasons for Allowance

3. Claims 1-11, 18-24, and 26-30 are allowed.

4. The following is a statement of reasons for the indication of allowable subject matter: the prior arts of records, neither anticipates nor renders obvious the following limitations as claimed:

As to claims 1, 18, and 29, the prior art of records fail to anticipate or suggest a computer-implemented method comprising:

retrieving financial account data for the user, wherein the financial account data is associated with personal data related to the user; and

selecting at least one of a set of questions to display to the user based on the financial account data so that the set of questions are personal to the user based on the personal data of the user, rather than based solely on topics selected by the user, together with the other limitations of the independent claims.

As to claim 24, the prior art of records fail to anticipate or suggest a system for providing a frequently asked questions (FAQ) page wherein the FAQ page provides at least one question with an answer corresponding to the question, comprising:

a second set of data containing financial account data for a plurality of users, wherein the financial account data is associated with personal data related to the user;

logic, executed by the processor and communicatively coupled to the first set of data and the second set of data, the logic to receive a request from a user to access the

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frequently asked questions (FAQ) page, to retrieve from the second set of data the account data for the user, and to select a group of questions from the first set of data and associated answers from the third set of data to display to the user based on the financial account data for the user, so that the displayed group of questions are personal to the user based on the personal data of the user, together with the other limitations of the independent claims.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Belix M. Ortiz whose telephone number is 571-272-4081. The examiner can normally be reached on Monday-Friday 9am-5pm. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

/Belix M. Ortiz/

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November 19, 2010

/Charles Rones/

Supervisory Patent Examiner, Art Unit 2164